

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

BRIAN W ISHMAN
CONNIE L ISHMAN
Debtor(s)

Case No. 16-70397JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/23/2016.
- 2) The plan was confirmed on 07/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/06/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/03/2021.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,536.00.
- 10) Amount of unsecured claims discharged without payment: \$59,580.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$69,802.54
Less amount refunded to debtor	\$55.80

NET RECEIPTS: **\$69,746.74**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,648.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,458.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,106.55**

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSOCIATED RECOVERY SYSTEMS	Unsecured	1,500.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	3,087.00	3,087.44	3,087.44	195.81	0.00
BANK OF AMERICA NA**	Unsecured	2,708.00	2,708.37	2,708.37	171.76	0.00
BUREAU INVESTMENT GROUP POR	Unsecured	695.00	714.12	0.00	0.00	0.00
COWBIRD EMERGENCY PHYSICIANS	Unsecured	943.00	NA	NA	0.00	0.00
EMBRACE	Unsecured	0.00	NA	NA	0.00	0.00
GINNYS	Unsecured	2,599.00	2,599.42	2,599.42	164.86	0.00
GINNYS	Unsecured	1,254.00	1,254.01	1,254.01	79.53	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,102.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	981.00	981.35	981.35	62.24	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	8,253.00	8,313.43	6,304.20	6,304.20	1,266.79
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	1,102.81	1,102.81	69.94	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,892.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	80,842.00	89,592.33	0.00	41,242.69	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	10,762.16	10,762.16	10,762.16	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	650.00	650.00	650.00	0.00
LAKEVIEW LOAN SERVICING LLC	Priority	0.00	500.00	250.00	250.00	0.00
LUTHER P MILLER INC	Unsecured	1,657.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE++	Unsecured	986.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,682.00	2,471.96	2,471.96	156.77	0.00
MIDLAND FUNDING	Unsecured	2,324.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,102.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,304.00	2,303.89	2,303.89	146.11	0.00
MIDLAND FUNDING LLC	Unsecured	1,987.00	2,145.75	2,145.75	136.08	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	2,204.27	2,204.27	139.79	0.00
MIDLAND FUNDING LLC	Unsecured	1,148.00	1,148.33	1,148.33	72.83	0.00
MIDLAND FUNDING LLC	Unsecured	1,102.00	1,101.56	1,101.56	69.86	0.00
MONTGOMERY WARDS**	Unsecured	750.00	750.26	750.26	47.58	0.00
MRS ASSOCIATES INC	Unsecured	932.00	NA	NA	0.00	0.00
PATENAUDE AND FELIX APC	Unsecured	1,970.00	NA	NA	0.00	0.00
PENELEC	Unsecured	574.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,716.00	1,715.90	1,715.90	108.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,500.00	1,500.48	1,500.48	95.16	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	448.00	470.84	470.84	29.86	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	691.00	691.20	691.20	43.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	984.00	984.97	984.97	62.47	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	962.00	962.57	962.57	61.05	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	931.00	931.93	931.93	59.10	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	672.00	672.98	672.98	42.68	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	673.00	NA	NA	0.00	0.00
REMIT CORP++	Unsecured	212.00	NA	NA	0.00	0.00
RMCP++	Unsecured	636.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	0.00	45.29	45.29	0.00
SEVENTH AVENUE	Unsecured	986.00	986.84	986.84	62.59	0.00
STONEBERRY	Unsecured	636.00	635.97	635.97	40.33	0.00
SYNCHRONY BANK++	Unsecured	1,984.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	1,716.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	2,577.00	NA	NA	0.00	0.00
UNION PLUS CREDIT CARD++	Unsecured	2,269.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	237.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$41,242.69	\$0.00
Mortgage Arrearage	\$10,762.16	\$10,762.16	\$0.00
Debt Secured by Vehicle	\$6,304.20	\$6,304.20	\$1,266.79
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$17,066.36	\$58,309.05	\$1,266.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$945.29	\$945.29	\$0.00
TOTAL PRIORITY:	\$945.29	\$945.29	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,413.10	\$2,119.06	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,106.55</u>	
Disbursements to Creditors	<u>\$62,640.19</u>	
TOTAL DISBURSEMENTS :		<u>\$69,746.74</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/10/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.